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PREFATORY NOTE

This List is principally concerned with expository works on the banking and currency systems of the world and with plans and discussions of currency reform in this country.

Works on the theory and the history of banking and currency are also noted as supplying information and guidance in dealing with the existing currency.

The banking systems of Great Britain, France, Germany, and Canada have received special attention, as they possess features, such as central banks of issue, asset currency, etc., which have been recommended for adoption in this country.

Collective histories of the principal banking systems of the world are included, such as Conant's *History of Modern Banks of Issue*, and *History of Banks in All the Leading Nations*, New York, 1896, which latter consists of independent histories by various writers, including: *Banking in Great Britain*, by Henry D. MacLeod; *Banking in France, Italy, Spain, Belgium, Switzerland, Portugal, and Roumania*, by Pierre Des Essars; *Banking in Canada*, by Byron E. Walker; *Banking in Germany and Austria-Hungary*, by Max Wirth, etc. Brief expositions are contained in Dunbar's *Chapters on the Theory and History of Banking*, Handy's *Banking Systems in the World*, and the Report of the New York Chamber of Commerce, October, 1906. This report recommends a central bank of issue and describes the operation of central banks of Europe, and has an appendix containing letters from the officials of the banks of France, Germany, Austria-Hungary, and the Netherlands, giving brief expositions of the systems in practice.

Current statistics of foreign banks.—Tabular statistics of the Bank of France and of the Imperial Bank of Germany are given in the Statistical abstract for the principal and other countries. Tabular statistics of the Bank of England are given in the Statistical abstract for the United Kingdom in each of the last fifteen years. Both of these volumes are issued by the British Board of Trade.

Annual reports of the Bank of France, Bank of Germany, and central banking institutions of other countries are printed in the *Bankers', Insurance Managers', and Agents' Magazine*, London.

Weekly circulation returns, including returns of the Bank of England, Bank of France, Imperial Bank of Germany, and British private and joint stock banks, are printed in *Journal of the Institute of Bankers*, London.

The cited discussion of the most recent phases of the currency question is in the main confined to articles in periodicals, which are arranged chronologically.

The list is provided with a topical index for guidance to special subjects.

The work named below was received while the list was in press:

The Currency problem and the present financial situation; a series of addresses delivered at Columbia University, 1907-1908.

New York: The Columbia university press, 1908. xxvii, 170 pp. 8°.

CONTENTS.—Introduction: The crisis of 1907 in the light of history, by Edwin R. A. Seligman, pp. ix-xxvii; The modern bank, by Frank A. Vanderlip, pp. 3-18; The stock-exchange and the money market, by Thomas F. Woodlock, pp. 21-40; Government currency *vs.* bank currency, by A. Barton Hepburn, pp. 43-59; Gold movements and the foreign exchanges, by Albert Strauss, pp. 63-87; The New York clearing house, by William A. Nash, pp. 91-94; Clearing houses and the currency, by James G. Cannon, pp. 97-117; American and European banking methods and bank legislation compared, by Paul M. Warburg, pp. 121-151; The modern corporation, by George W. Perkins, pp. 155-170.

A. P. C. GRIFFIN

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SELECT LIST OF BOOKS WITH REFERENCES TO PERIODICALS
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New York: Published by the American bankers' association, 1894. iv, 223 pp. 8°.

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It is admitted by all that this currency was elastic and adaptable to commercial needs—consequences which followed from the fact that it was based upon the general commercial assets of the issuing banks.

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"In den kleinsten Orten der Vereinigten Staaten finden wir Bankinstitute, zum grossen Teil sogar Notenbanken. Durch die weitgehendste Dezentralisation, die durch das Verbot der Errichtung von Filialen künstlich aufrecht erhalten wird, ist es erreicht, dass fast jedermann Bankdarlehn zu mässigen Zinssätzen erhält, der nur irgend einen Beweis dafür hat, dass er im Stande ist, das Darlehn zurückzuzahlen. Es gibt kaum ein produktives Unternehmen, das des Beistandes der Banken entbehren muss. Das ganze System besitzt das Vertrauen und die Zufriedenheit des Publikums.

"Trotzdem haften ihm eine Reihe von bedeutenden Mängeln an, wie wir gezeigt haben, die zum grössten Teil auf dem Fehlen einer Zentralnotenbank beruhen. 1. Das dezentralisierte System der Vereinigten Staaten ist m. E. nicht mehr Zeitgemäss.

"Demnach kann man wohl sagen, dass es für die Vereinigten Staaten an der Zeit wäre, dem Vorbild der europäischen Staaten zu folgen, das Verbot der Errichtung von Filialen für die Banken fallen zu lassen und durch die Neugründung einer Bundesbank die zahlreichen Mängel des Geld- und Bankwesens zu beseitigen."

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